

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Natasha Antumn Heck

a/k/a Natasha Antumn Hooker

S.S. No.: xxx-xx-2399

Mailing Address: 2601 Andrews Drive, Sanford, NC 27332-

Case No. 10-82111

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on November 18, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: January 6, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)					Date: 11/15/10		
					Lastname-SS#: Heck-2399		
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN							
Retain	Creditor Name	Sch D #	Description of Collateral				
	Lee County Tax Co.	1	2601 Andrews Drive				
SURRENDER COLLATERAL							
Creditor Name		Description of Collateral					
ARREARAGE CLAIMS							
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)			
	Lee County Tax Co.	1		**			
				**			
				**			
				**			
				**			
				**			
	Litton Loans	2	\$2,290	**			
				**			
				**			
				**			
REFLECT EXECUTORY CONTRACTS/LEASES							
Creditor Name		Description of Collateral					
LTD - DEBT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Litton Loans	2	\$815	N/A	n/a	\$815.00	2601 Andrews Drive
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS - a FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
STD - SECURED DEBTS - a 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Security Credit	3	\$3,815	5.00		\$113.91	2003 Honda Accord
				5.00			
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (Unpaid past)		Amount					
Law Offices of John T. Orcutt, P.C.		\$2,800					
SECURED TAXES		Secured Amt					
IRS Tax Liens							
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS		Amount					
IRS Taxes							
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt				
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED		Amount(**)					
DMI= None(\$0)		None(\$0)					
PROPOSED CHAPTER 13 PLAN PAYMENT							
\$ 1,037		per month for		60		months, then	
\$ N/A		per month for		N/A		months.	
Adequate Protection Payment Period:				12.41 months.			
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly 'Adequate Protection' payment amt.							
† = May include up to 2 post-petition payments.							
* Co-sign protect on all debts so designated on the filed schedules.							
** = Greater of DMI x ACP or EAE				(Page 4 of 4)			
Ch13Plan_MD (DeSardi Version 1/12/10) © L.O.T.O.							
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate							

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Enhanced Recovery Corporation
10550 Deerwood Park Blvd
Ste 600
Jacksonville, FL 32256

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

IC Systems**
Post Office Box 64437
Saint Paul, MN 55164-0437

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Bank of America **
Post Office Box 15026
Wilmington, DE 19886-5026

Knotts Funeral Home
Attn: Primrose Sutton
718 Wall Street
Sanford, NC 27330

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Central Carolina Hospital
c/o Syndicated Office Systems
Post Office Box 66051
Anaheim, CA 92816-6051

Lee County Tax Collector
Post Office Box 2040
Sanford, NC 27330

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Central Financial Control
Post Office Box 66051
Anaheim, CA 92816

Litton Loan Servicing LP**
Managing Agent
4828 Loop Central Drive
Houston, TX 77081-2166

Experian
P.O. Box 2002
Allen, TX 75013-2002

Central Financial Control
3 Imperial Promenade
Santa Ana, CA 92707

National Finance Company
1500 South Horner Boulevard
Sanford, NC 27330-5632

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Charter Communications
Post Office Box 802068
Dallas, TX 75380

NC Education Assistance
UNC-RTP Bldg, 10 Alexander Driv
RTP, NC 27709

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Credit Financial Services
Post Office Box 530
Durham, NC 27702-0530

NCEAA
Post Office Box 2688
Cary, NC 27518

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Credit Protection Association, L.P.
13355 Noel Road
Dallas, TX 75240

Pinehurst Dermatology, PA
185 Page Road
Suite A Pinehurst Medical Center
Pinehurst, NC 28374

Raleigh Pathology Lab Assoc PA
Post Office Box 688
Wrightsville Beach, NC 28480

Sandhills Emergency Services**
Post Office Box 890060
Charlotte, NC 28289-0060

Security Credit
Attn: Managing Agent
710 South Brightleaf Blvd.
Smithfield, NC 27577

Sprint Nextel-Correspondence*****
Attn: Bankruptcy Department
Post Office Box 7949
Overland Park, KS 66207-0949

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

US Cellular
Post Office Box 7835
Attn: Write Off Department
Madison, WI 53707-7835

Valentine & Kebartas, Inc.
15 Union Street
Lawrence, MA 01840

Wake Emergency Physicians
Post Office Box 2249
Pawleys Island, SC 29585-2249

Wake Medical Center***
Attn: Bankruptcy Accounts Rep.
Post Office Box 29516
Raleigh, NC 27626